

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Donald F. Lewis, Jr.
 Debtor

Case No. 19-11111-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db
 14277638 Donald F. Lewis, Jr., 621 Church Road, Avondale, PA 19311-9783
 14277640 B&B Collections, P.O. Box 2137, Toms River, NJ 08754-2137
 14277645 +Beverly A. Steen, 5242 Sunset Lane, Gap, PA 17527-9407
 14277646 +Chester County Hospital, 701 E Marshall Street, West Chester, PA 19380-4421
 14277649 +Discover Bank, C/O Weltman, Weinberg & Reis Co., LPA, 170 S. Independence Mall W,
 Suite 874W, Philadelphia, PA 19106-3334
 14277649 Melissa R. Lucero, 621 Church Street, Avondale, PA 19311-9783
 14278032 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14277656 Penn Medicine, P.O. 824406, Philadelphia, PA 19182-4406
 14277654 +Penn Medicine, Chester County Hospital, P.O. Box 2701, West Chester, PA 19380-0944
 14277655 +Penn Medicine, P.O. Box 8484, Cherry Hill, NJ 08002-0484
 14277657 Penny Mac, P.O. Box 514387, Los Angeles, CA 90051-4387
 14277658 +ProCo, P.O. Box 2462, Aston, PA 19014-0462
 14277660 TD Auto Finance, P.O. Box 9226, Farmington, MI 48333-9226
 14277662 +Trident Asset Management, LLC, 53 Perimeter Center East, Suite 400,
 Atlanta, GA 30346-2204
 14277663 +Virtuoso, 4500 Cherry Creek South Drive, Denver, CO 80246-1518
 14277664 +West Gate Resorts, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 15 2019 03:34:25 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 15 2019 03:33:05
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 15 2019 03:33:58 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14277637 E-mail/Text: amscbankruptcy@adt.com Jun 15 2019 03:35:01 ADT Security, P.O. Box 650485,
 Dallas, TX 75265-0485
 14277639 EDI: BANKAMER.COM Jun 15 2019 07:03:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 14277641 EDI: CAPITALONE.COM Jun 15 2019 07:03:00 Capital One, Attention: Bankruptcy Department,
 PO Box 30285, Salt Lake City, UT 84130-0285
 14277642 E-mail/Text: kellyp@ccpdocs.com Jun 15 2019 03:34:50 Cardiology Consultants PH,
 207 North Broad Street, 3rd Floor, Philadelphia, PA 19107-1500
 14277643 EDI: CHASE.COM Jun 15 2019 07:03:00 Chase Freedom, P.O. Box 15298,
 Wilmington, DE 19850-5298
 14277644 EDI: CHASE.COM Jun 15 2019 07:03:00 Chase Slate Bank USA, P.O. Box 15298,
 Wilmington, DE 19850-5298
 14277647 EDI: DISCOVER.COM Jun 15 2019 07:03:00 Discover Bank, P.O. Box 15316,
 Wilmington, DE 19850-5316
 14277648 EDI: CITICORP.COM Jun 15 2019 07:03:00 Home Depot, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 14277650 +EDI: MID8.COM Jun 15 2019 07:03:00 Midland Credit Management, Inc., 2365 Northside Drive,
 Suite 300, San Diego, CA 92108-2709
 14277651 +EDI: PHINGENESIS Jun 15 2019 07:03:00 Milestone MC, Bankcard Services, P.O. Box 4488,
 Beaverton, OR 97076-4402
 14277652 +EDI: AGFINANCE.COM Jun 15 2019 07:03:00 One Main Financial, P.O. Box 1010,
 Evansville, IN 47706-1010
 14277653 EDI: RMSC.COM Jun 15 2019 07:03:00 Pandora, P.O. Box 965036, Orlando, FL 32896-5036
 14277659 EDI: RESURGENT.COM Jun 15 2019 07:03:00 Resurgent Cap Services, P.O. Box 1269,
 Greenville, SC 29602-1269
 14277661 +E-mail/Text: lhatfield@thunderbirdcollections.com Jun 15 2019 03:34:45
 Thunderbird Collection Specialists, 3200 N. Haydn Road, Suite 110,
 Scottsdale, AZ 85251-6766

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2019 at the address(es) listed below:

CHRISTOPHER CONSTANTINE CARR on behalf of Debtor Donald F. Lewis, Jr. cccarresq@aol.com,
loanmodbycccesq@aol.com/ccr74486@notify.bestcase.com
MARTIN A. MOONEY on behalf of Creditor TD Auto Finance LLC ahight@schillerknapp.com,
ahight@schillerknapp.com;Tshariff@schillerknapp.com;kcollins@schillerknapp.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Donald F. Lewis Jr.</u>	Social Security number or ITIN	xxx-xx-5245
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11111-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald F. Lewis Jr.

6/13/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.